



Changes to your Voluntary Benefits

Johns Hopkins Health System’s current voluntary benefits plans with Unum and Aflac will be replaced with new enhanced plan designs effective 1/1/2024. These new benefits will offer more comprehensive coverage, additional covered conditions, and more attractive rates for most employees. This document is just an overview of your benefit plan changes, for additional details, please visit the Unum [infosite](#):



Critical Illness

If you’re diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want. Even after you receive a payout for one illness, you’re still covered for the remaining conditions. Diagnoses must be at least 180 days apart or the conditions can’t be related to each other.

WHAT’S CHANGING:

- Critical Illness coverage will be moving from Aflac to Unum.
- Maximums of up to \$30,000 are available.
- Spouse coverage available at 100% of employee coverage.
- Child coverage included at 100% of employee coverage.
- Sudden Cardiac Arrest & Skin Cancer benefits included.
- Coronary artery benefit payable upon diagnosis of disease.
- Children now included in Be Well Benefit eligibility.
- Child coverage includes 8 additional benefit payouts.

ADDITIONAL CRITICAL ILLNESS COVERAGE FOR CHILDREN	
Covered Condition	Benefit Amount
Cerebral Palsy	Included at 100%
Cleft Lip or Palate	Included at 100%
Congenital Heart Disease	Included at 100%
Cystic Fibrosis	Included at 100%
Down Syndrome	Included at 100%
Sickle Cell Anemia	Included at 100%
Spina Bifida	Included at 100%
Type 1 Diabetes	Included at 100%

Accident

Accident Insurance provides a set benefit amount based on the type of injury you have and the type of treatment you need. Coverage includes a range of incidents, from common injuries to more serious events. It can help you with out-of-pocket costs that your medical plan doesn't cover.

SCHEDULE OF BENEFITS COMPARISON		
	Current Plan	New Offering
Plan Type	Off Job	Off Job
Be Well Benefit	\$100	\$100
Concussion	\$150	\$200
Dislocations	Up to \$6,000	Up to \$6,750
Fractures	Up to \$7,500	Up to \$11,000
Hospital Intensive Care Admission	\$1,500	\$2,000
Hospital Short Stay	n/a	\$200
Prescription Drug	n/a	\$25
Prosthetic Devices	Up to \$1,500	Up to \$2,500
Therapy Services	\$25 per treatment 10 visits	\$25 per treatment 15 visits

WHAT'S CHANGING:

- Unum Accident coverage will be updated to a newer, enhanced Unum plan offering.
- Enhanced payouts on 18 benefit categories.

Hospital

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth. The money is payable directly to you — not to a hospital or care provider.

SCHEDULE OF BENEFITS COMPARISON		
	Current Plan	New Offering
Daily Hospital Confinement Benefit Maximum Benefit	Up to 31 days per year	Up to 365 days per year
Domestic Steerage (Utilization of hospital owned, operated or controlled by JHHS)	n/a	25% hospital benefit enhancement
Maternity Coverage	Included	Included
ICU Benefit	Up to 10 days per year	Up to 15 days per year
Be Well Benefit	\$50	\$50

WHAT'S CHANGING:

- Hospital coverage will be moving from Aflac to Unum.
- Enhanced benefit payouts available when using JHHS owned hospitals.

*Hospital insurance filed policy name is Group Hospital Indemnity Insurance Policy.

Whole Life

Whole Life Insurance is designed to pay a death benefit to your beneficiaries, but it can also gain cash value you can use while you are living. This benefit offers a guaranteed level of premium that won't increase due to age. Unlike term life insurance offered through the workplace, this coverage can continue into retirement.

SCHEDULE OF BENEFITS COMPARISON		
	Current Plan	New Offering
Long Term Care Rider availability	n/a	Yes
Maximum Available Employee Benefit	\$150,000	\$200,000
Maximum Available Spouse Benefit	\$30,000	\$50,000
Maximum Available Child Benefit	\$30,000	\$50,000

WHAT'S CHANGING:

- A Long Term Care rider will be available on certain new Whole Life policies. Visit the Unum [infosite](#) to learn more about the rider.
- The maximum available benefit will be \$200,000 for employees and \$50,000 for spouses and children.
- A Child Term Life rider will be available.

NEXT STEPS:

- Employees that have current Accident, Critical Illness or Hospital coverage with Unum or Aflac, your coverage will automatically be transferred to the new, enhanced plan offerings.
- If you are already enrolled in Whole Life there will be no changes made to your existing coverage but you may be eligible to increase coverage during this enrollment.
- Employees who have not previously enrolled in coverage can choose to enroll in coverage now.
- Benefit Counselors will be available through Unum to assist you with reviewing your benefit options.

FREQUENTLY ASKED QUESTIONS:

- **When can I make changes to my Unum elections?**
 - JHHS Open Enrollment runs from October 11th through October 27th. You will be able to make changes to your elections during this time period.
- **Who can I call to help me enroll?**
 - Benefit Counselors will be available starting on Wednesday 10/4 to help answer any questions you may have. When the enrollment opens on 10/11, the Benefit Counselors can also assist you with enrollment. Contact Unum at 866-752-7432. Benefit Counselors are standing by to assist you Monday through Friday from 8am to 8pm (EST).

FREQUENTLY ASKED QUESTIONS (continued):

- **What should I bring to my appointment with the Benefit Counselor?**
 - If you want to enroll dependents, be prepared with their name, date of birth and social security number. It is also helpful to have a copy of a recent paystub available to help review any cost changes that may apply.

- **What happens if I do nothing?**
 - Employees that currently have Unum Accident coverage or Critical Illness and/or Hospital Indemnity coverage with Aflac, your coverage will automatically be transferred to the new, enhanced plan offerings. If you are already enrolled in Whole Life there will be no changes made to your existing coverage unless you contact Unum to make changes to your Whole Life policy (800-635-5597).

- **Do I have to be enrolled in the medical plan to be eligible?**
 - No, you do not need to be enrolled in the medical plans to be eligible for these voluntary benefits.

- **Do I have to be enrolled to enroll my dependents?**
 - For Accident, Critical Illness or Hospital coverage, yes, you need to be enrolled in order to elect coverage for your dependents. For Whole Life coverage, standalone spouse and child coverage is available.

- **How do I confirm my current coverage?**
 - You can review your current coverage amounts in PlanSource or by contacting the Unum Benefit Counselor team at 866-752-7432. You can also contact the JHHS HR Support Center for assistance at 443-997-5400 or hrsc@jhmi.edu.

- **What if I no longer want my current coverage?**
 - Whole Life: Call Unum at 800-635-5597 to cancel coverage as your policy may include cash value
 - Accident, Critical Illness, Hospital: cancel coverage in PlanSource enrollment system

- **When is coverage effective and when do payroll deduction begin?**
 - Coverage is effective 1/1/2024 and payroll deductions will begin in early 2024.



CURRENT UNUM ACCIDENT INSURANCE

THIS INSURANCE PROVIDES LIMITED BENEFITS.

Please refer to your existing policy for all exclusions, limitations, reduction of benefits, renewability, and termination provisions. Applicable to Policy Form: GHI-1.

Underwritten by Unum Life Insurance Company of America, Portland ME.

NEW UNUM CRITICAL ILLNESS, ACCIDENT, HOSPITAL AND WHOLE LIFE INSURANCE

CRITICAL ILLNESS, ACCIDENT AND HOSPITAL INSURANCE PROVIDE LIMITED BENEFITS.

Critical Illness, Accident and Hospital coverage are supplements to health insurance. They are not substitutes for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for these coverages.

THE LTC RIDER ASSOCIATED WITH THE WHOLE LIFE POLICY IS NOT MEDICARE SUPPLEMENT COVERAGE.
If you are eligible for Medicare, review the Medicare Supplement Buyer's Guide available from the insurer.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to the policy or contact your Unum representative.

Applicable to Critical Illness Policy/Certificate Forms: GCIP16-1 and GCIC16-1. Accident Policy/Certificate Forms: GAP16-1 and GAC16-1, GAC16-2. Hospital Policy/Certificate Forms: GHIP16-1 and GHIC16-1. Whole Life Policy Form: L-21848

Unum complies with state civil union and domestic partner laws when applicable.

Unum Critical Illness, Accident and Hospital insurance are underwritten by Unum Insurance Company, Portland, ME. Unum Individual Whole Life insurance is underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN.

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FOR EMPLOYEES (10-23)